**B1** (Official Form 1)(12/11) **United States Bankruptcy Court** Voluntary Petition NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Horton, Donald Gene Horton, Helen Martin All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA Helen Martin Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-9089 xxx-xx-9076 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 60 Fairfield Drive 60 Fairfield Drive Ellenwood, GA Ellenwood, GA ZIP Code ZIP Code 30294 30294 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): P.O. Box 1062 P.O. Box 1062 Ellenwood, GA Ellenwood, GA ZIP Code ZIP Code 30294 30294 Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business ☐ Chapter 7 See Exhibit D on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 ☐ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 □ Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank ☐ Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding under Title 26 of the United States "incurred by an individual primarily for by, regarding, or against debtor is pending: a personal, family, or household purpose." Code (the Internal Revenue Code). Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 5,001-10,000 25,001-50,000 50-100-200-1,000-10,001-50,001-OVER 49 199 999 5 000 25,000 100 000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 to \$1 million million million Estimated Liabilities \$1,000,001 to \$10 million \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$50,001 to \$100,001 to \$500,000 \$500,001 \$10,000,001 to \$50 \$50,000,001 \$100,000 million million million million

Case 11-84447-lrc Doc 1 Filed 12/03/11 Entered 12/03/11 15:06:04 Desc Main Document Page 2 of 44 **B1** (Official Form 1)(12/11) Page 2 Name of Debtor(s): Voluntary Petition Horton, Donald Gene Horton, Helen Martin (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Ashley Edwards, GA Bar No. December 2, 2011 Signature of Attorney for Debtor(s) (Date) Ashley Edwards, GA Bar No. 648495 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

after the filing of the petition.

B1 (Official Form 1)(12/11) Page 3 of 44

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Donald Gene Horton

Signature of Debtor Donald Gene Horton

#### X /s/ Helen Martin Horton

Signature of Joint Debtor Helen Martin Horton

Telephone Number (If not represented by attorney)

#### December 2, 2011

Date

#### Signature of Attorney\*

### X /s/ Ashley Edwards, GA Bar No.

Signature of Attorney for Debtor(s)

#### Ashley Edwards, GA Bar No. 648495

Printed Name of Attorney for Debtor(s)

#### Clark & Washington, L.L.C.

Firm Name

3300 Northeast Expressway Building 3 Atlanta, GA 30341

Address

#### Email: cworders@cw13.com

#### 404-522-2222 Fax: 770-220-0685

Telephone Number

#### **December 2, 2011**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Horton, Donald Gene Horton, Helen Martin

### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

In re	Donald Gene Horton Helen Martin Horton		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
•	
•	g
	_
	,
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 8 109(h) does not apply in this district.	ıg
requirement of 11 0.5.c. § 107(n) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Donald Gene Horton	
Donald Gene Horton	
Date: December 2, 2011	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counselin requirement of 11 U.S.C. § 109(h) does not apply in this district.  I certify under penalty of perjury that the information provided above is true and correct.  Signature of Debtor: /s/ Donald Gene Horton  Donald Gene Horton	e, or

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B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION**

In re	Donald Gene Horton Helen Martin Horton		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for d  □ Incapacity. (Defined in 11 U.S.C. §  mental deficiency so as to be incapable of rea financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:  Date: December 2, 2	Helen Martin Horton
Date: December 2, 2	<u> </u>

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B7 (Official Form 7) (04/10)

### United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

In re	Donald Gene Horton Helen Martin Horton		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$51,000.00</b>	SOURCE 2011 Employment (H)
\$50,000.00	2010 Employment (H)
\$50,000.00	2009 Employment (H)
\$2,000.00	2011 Employment (W)
\$2,000.00	2010 Employment (W)
\$2,000.00	2009 Employment (W)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$8,613.00	2011 Social Security (W)
\$9,396.00	2010 Social Security (W)
\$9,396.00	2009 Social Security (W)

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Everhome Mortgage P.O. Box 530579 Atlanta, GA 30353	DATES OF PAYMENTS 11/2011 - \$871.00 10/2011 - \$871.00 09/2011 - \$871.00	AMOUNT PAID <b>\$2,613.00</b>	AMOUNT STILL OWING \$107,000.00
Farm Bureau Bank 17300 Henderson PA San Antonio, TX 78232	11/2011 - \$467.00 10/2011 - \$467.00 09/2011 - \$467.00	\$1,401.00	\$22,416.00
Key Bank P.O. Box 94620 Cleveland, OH 44101	11/2011 - \$286.00 10/2011 - \$286.00 09/2011 -\$286.00	\$858.00	\$25,580.00
Citibank P.O. Box 6241 Sioux Falls, SD 57117	11/2011 - \$349.00 10/2011 - \$349.00 09/2011 - \$345.00	\$1,043.00	\$16,442.56

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSEERS	AMOUNT STILL OWING
NAME AND ADDRESS OF CREDITOR	IKANSFERS	TRANSFERS	Owing

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

e a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

Debt Helper

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/2011 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4611 Okeechobee Blvd.

Suite 114

West Palm Beach, FL 33417 Clark & Washington, LLC

12/2011

\$281.00 Chapter 13 Filing Fee

3300 Northeast Expressway Building 3 Atlanta, GA 30341

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

\$45.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

#### Case 11-84447-lrc Doc 1 Filed 12/03/11 Entered 12/03/11 15:06:04 Desc Main Page 13 of 44 Document

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

6

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

Ms Helens Balloon \*\*\*-\*\*-9076 Designs

P.O. Box 1062

**Balloon Business** 

2000 - Present

Ellenwood, GA 30294

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **Helen Martin Horton** P.O. Box 1062 Ellenwood, GA 30294 DATES SERVICES RENDERED 2000 - Current

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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS
Helen Martin Horton P.O. Box 1062
Ellenwood, GA 30294

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

INVENTORY SUPERVISOR

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

None

NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

controls, of holds 5 percent of more of the voting of equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

7

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 2, 2011	Signature	/s/ Donald Gene Horton	
		_	Donald Gene Horton	
			Debtor	
Date	December 2, 2011	Signature	/s/ Helen Martin Horton	
		_	Helen Martin Horton	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B6A (Official Form 6A) (12/07)

In re	Donald Gene Horton,	Case No
	Helen Martin Horton	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Joint, or Secured Claim Interest in Property Deducting any Secured Claim or Exemption Community 49,900.00 Ownership 132,580.00 Residence

60 Fairfield Drive Ellenwood, GA 30294 Henry County

Sub-Total > **49,900.00** (Total of this page)

Total > 49,900.00

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

# Case 11-84447-lrc Doc 1 Filed 12/03/11 Entered 12/03/11 15:06:04 Desc Main Document Page 17 of 44

B6B (Official Form 6B) (12/07)

In re	Donald Gene Horton,	Case No.
	Helen Martin Horton	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking Account with Wells Fargo Bank	-	125.00
	shares in banks, savings and loan, thrift, building and loan, and	Savings Account with Credit Union	-	10.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account with Xceed	-	60.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	2 BRs, LR, W/D, All Major Kitchen Appliances, DVD Player, Computer, 2 TVs	-	1,800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	250.00
7.	Furs and jewelry.	Costume Jewelry, Wedding Rings	-	350.00
8.	Firearms and sports, photographic, and other hobby equipment.	Bretta 92f, Clot .38 Special	-	500.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life	-	0.00
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	3,115.00
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

**B6B** (Official Form 6B) (12/07) - Cont.

In	re Donald Gene Horton, Helen Martin Horton			Case No.	
		SCHEDUI	Debtors  LE B - PERSONAL PROPE  (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	401 K		-	60,000.00
	other pension or profit sharing plans. Give particulars.	IRA		-	6,700.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particular				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Total (Total of this page)	al > 66,700.00

Sheet 1 of 2 continuation sheets attached

to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Donald Gene Horton,	Case No.
	Helen Martin Horton	

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2009 D	odge Caravan	Н	19,625.00
	other vehicles and accessories.	2009 Y	amaha YzF R1	-	10,000.00
		1994 D	odge Caravan CV	W	800.00
		1994 B	uick Skylark	Н	800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	x			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > <b>31,225.00</b>

(Total of this page)

101,040.00 Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Donald Gene Horton,	Case No
	Helen Martin Horton	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence 60 Fairfield Drive Ellenwood, GA 30294 Henry County	Ga. Code Ann. § 44-13-100(a)(1)	20,000.00	49,900.00
Cash on Hand Cash	Ga. Code Ann. § 44-13-100(a)(6)	20.00	20.00
Checking, Savings, or Other Financial Accounts, C Checking Account with Wells Fargo Bank	ertificates of Deposit Ga. Code Ann. § 44-13-100(a)(6)	125.00	125.00
Savings Account with Credit Union	Ga. Code Ann. § 44-13-100(a)(6)	10.00	10.00
Savings Account with Xceed	Ga. Code Ann. § 44-13-100(a)(6)	60.00	60.00
Household Goods and Furnishings 2 BRs, LR, W/D, All Major Kitchen Appliances, DVD Player, Computer, 2 TVs	Ga. Code Ann. § 44-13-100(a)(4)	1,800.00	1,800.00
Wearing Apparel Clothing	Ga. Code Ann. § 44-13-100(a)(4)	250.00	250.00
<u>Furs and Jewelry</u> Costume Jewelry, Wedding Rings	Ga. Code Ann. § 44-13-100(a)(5)	350.00	350.00
<u>Firearms and Sports, Photographic and Other Hoble</u> Bretta 92f, Clot .38 Special	<u>by Equipment</u> Ga. Code Ann. § 44-13-100(a)(6)	500.00	500.00
Interests in Insurance Policies Term Life	Ga. Code Ann. § 44-13-100(a)(8)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension o	<u>r Profit Sharing Plans</u> Ga. Code Ann. § 44-13-100 (2.1)(D)	60,000.00	60,000.00
IRA	Ga. Code Ann. § 44-13-100 (2.1)(D)	6,700.00	6,700.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2009 Dodge Caravan	Ga. Code Ann. § 44-13-100(a)(3)	2,700.00	19,625.00
2009 Yamaha YzF R1	Ga. Code Ann. § 44-13-100(a)(3)	0.00	10,000.00
1994 Dodge Caravan CV	Ga. Code Ann. § 44-13-100(a)(3)	800.00	800.00
1994 Buick Skylark	Ga. Code Ann. § 44-13-100(a)(3)	800.00	800.00

Total: 94,115.00 150,940.00

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B6D (Official Form 6D) (12/07)

In re	Donald Gene Horton,
	<b>Helen Martin Horton</b>

Case No.
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Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	7-00-c	D I SP UTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2003	Т	A T E D			
Everhome Mortgage P.O. Box 530579 Atlanta, GA 30353		-	First Mortgage Residence 60 Fairfield Drive Ellenwood, GA 30294 Henry County		D			
	┸	L	Value \$ 49,900.00				107,000.00	57,100.00
Account No.			08/2009					
Farm Bureau Bank 17300 Henderson PA San Antonio, TX 78232		-	Title Lien 2009 Dodge Caravan					
			Value \$ 19,625.00	1			22,416.00	2,791.00
Account No.  Key Bank P.O. Box 94620 Cleveland, OH 44101		-	2005 Home Equity Loan Residence 60 Fairfield Drive Ellenwood, GA 30294					
Account No.	╅	+	Value \$ 49,900.00 12/2010	+	Н	$\dashv$	25,580.00	25,580.00
Yamaha Motor Manufacturer 1000 Hwy. 34 East Newnan, GA 30265		-	Title Lien 2009 Yamaha YzF R1					
			Value \$ 10,000.00	1			11,632.00	1,632.00
continuation sheets attached				Subt		- 1	166,628.00	87,103.00
			(Report on Summary of So		ota lule	- 1	166,628.00	87,103.00

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B6E (Official Form 6E) (4/10)

•		
In re	Donald Gene Horton,	Case No.
	Helen Martin Horton	

**Debtors** 

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Donald Gene Horton, Helen Martin Horton		Case No.	
_		Debtors	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDAT		)   	AMOUNT OF CLAIM
Asset Acceptance/WFNNB/Express P.O. Box 2041 Warren, MI 48090		J	orean dara		E D	,	x	
Account No.	$\vdash$	L	Credit Card					870.44
Bay Credit Services/Asset Acceptance P.O. Box 2036 Warren, MI 48090		J				)	x	
Account No.		L	Multiple Credit Card Accounts					0.00
Capital One P.O. Box 61540 New Orleans, LA 70161		J						
		L						8,860.31
Account No.  Capital One P.O. Box 85617 Richmond, VA 23285-5617		J	Multiple Credit Card Accounts					
								0.00
<b>2</b> continuation sheets attached			(Total of t	Subt his				9,730.75

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Donald Gene Horton,	Case No.
_	Helen Martin Horton	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIC MANGE	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I D	DISPUTED	AMOUNT OF CLAIM
Account No.			Credit Card	T	A T E D		
Care Credit P.O. Box 98139 El Paso, TX 79998		J			D		1,166.00
Account No.			Credit Card	Τ			
Chase Cardmember Services P.O. Box 15153 Wilmington, DE 19850		J					
				┸	L		3,870.27
Account No.  Citi Cards P.O. Box 688917 Des Moines, IA 50368		J	Credit Card				16,442.56
Account No.	T		Credit Card	T	T		
GE Capital P. O. Box 60230 Fort Myers, FL 33906		J					0.00
Account No.	t	$\vdash$	Credit Card	+	T		
Macy's/American Express po box 183084 Columbus, OH 43218-3084	-	J					2,923.85
Sheet no1 of _2 sheets attached to Schedule of	_			Sub			24,402.68
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	24,402.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Donald Gene Horton,	Case No
	Helen Martin Horton	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	- 6	UN	l C	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M H	IS SUBJECT TO SETOFF, SO STATE.	NT I NG E NT	L I Q	P U T E	5	AMOUNT OF CLAIM
Account No.			Credit Card	T	E			
Sears P.O. Box 45126 Jacksonville, FL 32232		J			D			2,709.08
Account No.	╁	$\vdash$	Credit Card	+		t	+	
Visa P.O. Box 8999 San Francisco, CA 94128		J						
								3,124.45
Account No.			Credit Card					
Wal - Mart P.O. Box 960023 Orlando, FL 32896		J						
								6,010.35
Account No.	1		Credit Card			T	1	
Wells Fargo P.O. Box 660455 Dallas, TX 75266-0455		J						
								11,227.27
Account No.								
Share 2 of 2 of 4 to 1 to 5 to 1 to 5		_			<u> </u>		+	
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			)	23,071.15
				Ţ	Γota	al	Ī	
			(Report on Summary of S				)	57,204.58

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B6G (Official Form 6G) (12/07)

In re	Donald Gene Horton,	Case No.
	Helen Martin Horton	

# Debtors SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and

of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 11-84447-lrc Doc 1 Filed 12/03/11 Entered 12/03/11 15:06:04 Desc Main Document Page 27 of 44

B6H (Official Form 6H) (12/07)

In re	Donald Gene Horton,	Case No.
	Helen Martin Horton	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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R01 (OIII	cial Form 61) (12/07)			
	Donald Gene Horton			
In re	Helen Martin Horton		Case No.	
		Dahtar(a)	•	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR ANI	O SPOLISE		
Debtor's Marital Status.	RELATIONSHIP(S):	AGE(			
Married	None.	AGE	,3 <i>)</i> .		
<b>Employment:</b>	DEBTOR		SPOUSE		
	Airport Sales Agent	Balloon De	esign Decator		
	United Airlines		Balloon Designs		
	24 Years	11 Years			
	P.O. Box 66100	P.O. Box 1	062		
	Chicago, IL 60666	Ellenwood	, GA 30294		
	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)		\$ <u>4,166.00</u>	\$	0.00
2. Estimate monthly overtime		:	\$ 0.00	\$	0.00
3. SUBTOTAL		:	\$ 4,166.00	\$	0.00
4. LESS PAYROLL DEDUCTIONS	3				
a. Payroll taxes and social secu	rity		\$ 747.00	\$	0.00
b. Insurance	•		\$ 158.00	\$	0.00
c. Union dues			\$ 0.00	\$	0.00
d. Other (Specify)	Detailed Income Attachment		\$ 1,211.00	\$	0.00
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	:	\$ 2,116.00	\$	0.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	:	\$ 2,050.00	\$	0.00
	business or profession or farm (Attach detailed sta	atement)	\$	\$	200.00
8. Income from real property			\$ 0.00	\$	0.00
9. Interest and dividends			\$	\$	0.00
dependents listed above	t payments payable to the debtor for the debtor's us		\$ 0.00	\$	0.00
11. Social security or government as					=00.55
(Specify): Social Securit	у		\$ 0.00	\$	783.00
		<del></del>	\$ 0.00	\$	0.00
12. Pension or retirement income			\$	\$	0.00
13. Other monthly income		,	Φ 0.00	ф	0.00
(Specify):		<del></del>	\$ 0.00	<u>\$</u> —	0.00
			\$ 0.00	<b>y</b>	0.00
14. SUBTOTAL OF LINES 7 THRO	DUGH 13	[:	\$	\$	983.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	:	\$ 2,050.00	\$	983.00
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from lin	e 15)	\$	3,033.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**B6I (Official Form 6I) (12/07)** 

In re	Donald Gene Horton Helen Martin Horton		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

### **Other Payroll Deductions:**

401 (K) Loan	\$ 381.00	\$ 0.00
Flexible Healthcare Account	\$ 184.00	\$ 0.00
401(K) Contribution	\$ 492.00	\$ 0.00
Life/ LTD/Acc	\$ 154.00	\$ 0.00
Total Other Payroll Deductions	\$ 1,211.00	\$ 0.00

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B6J (Official Form 6J) (12/07)

Donald Gene Horton
In re Helen Martin Horton

Debtor(s)

Case No.

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. expenditures labeled "Spouse."	Complete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	871.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	220.00
b. Water and sewer	\$	18.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	<u> </u>	354.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	303.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	125.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in	the	
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Grooming	\$	60.00
Other	<u> </u>	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedule if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	es and, \$	2,471.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the y	/ear	
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,033.00
b. Average monthly expenses from Line 18 above	\$	2,471.00
c. Monthly net income (a. minus b.)	\$	562.00

B6J (Off	icial Form 6J) (12/07)			
_	Donald Gene Horton			
In re	Helen Martin Horton		Case No.	
		Debtor(s)	•	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## **Detailed Expense Attachment**

## **Other Utility Expenditures:**

Cellular Phone	\$	125.00
Alarm	\$	15.00
Phone/Internet	<u> </u>	146.00
Satellite	\$	68.00
Total Other Utility Expenditures	\$	354.00

# United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

In re	Donald Gene Horton Helen Martin Horton		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENSAT	TION OF ATTO	RNEY FOR DE	EBTOR(S)	
co	pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016 ompensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in the state of the debtor of the	e petition in bankrupt	cy, or agreed to be pai	d to me, for services	btor and that rendered or to
				4,500.00	
	Prior to the filing of this statement I have received		\$	0.00	
	Balance Due		\$	4,500.00	
2. \$ <b>2</b>	<b>281.00</b> of the filing fee has been paid.				
3. Th	ne source of the compensation paid to me was:				
	Debtor Other (specify):				
4. Th	ne source of compensation to be paid to me is:				
	Debtor Other (specify):				
5.	I have not agreed to share the above-disclosed compensation	n with any other perso	n unless they are mem	bers and associates of	my law firm.
	I have agreed to share the above-disclosed compensation wi copy of the agreement, together with a list of the names of the				aw firm. A
6. In	n return for the above-disclosed fee, I have agreed to render leg	gal service for all aspe	cts of the bankruptcy of	ase, including:	
a.	[Other provisions as needed]  No limitation except as set forth in paragraph 7	7 below.			
7. By	y agreement with the debtor(s), the above-disclosed fee does not include its served with an adversary proceeding complianterests until such time as either Client inform affirmatively declines Attorney's representation by the Court.	lude fees for reprea aint, Attorney shal ns Attorney that Cl	senting Client in ac I take appropriate s ient does not wish	teps to protect Cli to litigate the matt	ent's best er; Client
	CER	TIFICATION			
this bar Statem	certify that the foregoing is a complete statement of any agreen ankruptcy proceeding. Pursuant to General Order No. 9, I certifient Between Chapter 13 Debtors and Their Attorneys." I certifa 527(a)(2), and Section 527(b) has been provided to, and disc	y that I provided to the fy that a copy of each	e debtor(s) a copy of the notices required	ne "Rights and Respor	nsibilities
Dated:	December 2, 2011	/s/ Ashley Edwa	rds, GA Bar No.		
		Ashley Edwards	s, GA Bar No. 64849	95	
		Clark & Washin 3300 Northeast			
		Building 3, Suite	e A		
		Atlanta, GA 303 404-522-2222 F	41 <sup>-</sup> ax: 770-220-0685		
		cworders@cw1			

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION**

In re	Donald Gene Horton,		Case No		
	Helen Martin Horton				
		Debtors	Chapter	13	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	49,900.00		
B - Personal Property	Yes	3	101,040.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		166,628.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		57,204.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,033.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,471.00
Total Number of Sheets of ALL Schedu	ıles	16			
	To	otal Assets	150,940.00		
			Total Liabilities	223,832.58	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION**

In re	Donald Gene Horton,		Case No	
	Helen Martin Horton			
_		Debtors	Chapter	13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,033.00
Average Expenses (from Schedule J, Line 18)	2,471.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,366.00

#### State the following:

State the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		87,103.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		57,204.58
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		144,307.58

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

In re	Donald Gene Horton Helen Martin Horton		Case No.	
		Debtor(s)	Chapter	13

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	December 2, 2011	Signature	/s/ Donald Gene Horton Donald Gene Horton Debtor				
Date	December 2, 2011	Signature	/s/ Helen Martin Horton Helen Martin Horton Joint Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### Case 11-84447-lrc Doc 1

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B22C (Official Form 22C) (Chapter 13) (12/10)

	Donald Gene Horton	According to the calculations required by this statement:		
In re	Helen Martin Horton	☐ The applicable commitment period is 3 years.		
C N-	Debtor(s)	■ The applicable commitment period is 5 years.		
Case Ni	(If known)	■ Disposable income is determined under § 1325(b)(3).		
	(II KIIOWII)	☐ Disposable income is not determined under § 1325(b)(3).		
		(Check the boxes as directed in Lines 17 and 23 of this statement.)		

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME								
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.								
	b. ■ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Incom	ne") for Lines 2-1	0.						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A  Debtor's  Income	Column B Spouse's Income						
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 4,166.00	\$ 0.00						
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.								
	Debtor Spouse								
	a. Gross receipts \$ 0.00 \$ 0.00								
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00 c. Business income Subtract Line b from Line a	\$ 0.00	0.00						
4	the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  Debtor Spouse								
	a. Gross receipts \$ 0.00 \$ 200.00								
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00 c. Rent and other real property income Subtract Line b from Line a	\$ 0.00	\$ 200.00						
5		\$ 0.00							
6	Pension and retirement income.	\$ 0.00	\$ 0.00						
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$ 0.00	0.00						
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$ 0.00	0.00						

9	international or domestic terrorism.								
	Debtor Spouse								
	a.   Social Security (783)   \$   0.00   \$   0.00	0.00	\$ 0.00						
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).  4,1	66.00	\$ 200.00						
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		4,366.00						
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD								
12	Enter the amount from Line 11	\$	4,366.00						
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spousenter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustmen on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    S	r the	0.00						
14	Subtract Line 13 from Line 12 and enter the result.	\$	4,366.00						
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 a enter the result.		52,392.00						
16	Applicable median family income. Enter the median family income for applicable state and household size. (Tinformation is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence:  GA  b. Enter debtor's household size:  2  Application of § 1325(b)(4). Check the applicable box and proceed as directed.	\$	50,712.00						
17	<ul> <li>□ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment top of page 1 of this statement and continue with this statement.</li> <li>■ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commit at the top of page 1 of this statement and continue with this statement.</li> </ul>								
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME	E							
18	Enter the amount from Line 11.	\$	4,366.00						
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    a.	;							
	Total and enter on Line 19.	\$	0.00						
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	4,366.00						

	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.							52,392.00
22	Applio	cable median family incon	e. Enter the amount fro	m Lin	ne 16.		\$	50,712.00
	Applic	cation of § 1325(b)(3). Che	ck the applicable box a	nd pro	oceed as directed.		1	
23		e amount on Line 21 is mo 25(b)(3)" at the top of page					nined u	ınder §
		e amount on Line 21 is no 25(b)(3)" at the top of page						
		Part IV. C	ALCULATION (	OF I	DEDUCTIONS FR	OM INCOME		
		Subpart A: D	eductions under Star	ndar	ds of the Internal Reve	nue Service (IRS)		
24A	Enter i applica bankru	nal Standards: food, appar in Line 24A the "Total" am able number of persons. (T aptcy court.) The applicable ir federal income tax return	ount from IRS National his information is availa number of persons is the	Standable at nur	lards for Allowable Living t <u>www.usdoj.gov/ust/</u> or fromber that would currently be	Expenses for the om the clerk of the e allowed as exemptions	\$	985.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.							
	Perso	ons under 65 years of age		Pers	sons 65 years of age or old	ler		
	a1.	Allowance per person	60	a2.	Allowance per person	144		
	b1.	Number of persons	2	b2.	Number of persons	0		
	c1.	Subtotal	120.00	c2.				120.00
	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						\$	
25A	availab the nu	ole at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> on the model of the state of	expenses for the applic or from the clerk of the be allowed as exemption	able c ankru	county and family size. (That ppicy court). The applicable	ne IRS Housing and his information is e family size consists of	\$	483.00
25A 25B	availab the nur any ad Local Housin availab the nur any ad debts s not en	ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom Standards: housing and ung and Utilities Standards; ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom secured by your home, as ster an amount less than zero.	expenses for the application from the clerk of the been allowed as exemption you support.  tilities; mortgage/rent mortgage/rent expense for from the clerk of the been allowed as exemption you support); enter on Lated in Line 47; subtractor.	experior you bankrus on you bankrus on you bankrus on you be the Line	county and family size. (The applicable your federal income tax retractions. Enter, in Line a below ar county and family size (aptcy court) (the applicable your federal income tax retractions to the total of the Average Metal b from Line a and enter the	ne IRS Housing and his information is a family size consists of turn, plus the number of the IRS whis information is a family size consists of turn, plus the number of turn, plus the number of tonthly Payments for any		483.00
	availat the nur any ad Local Housin availat the nur any ad debts s not en a.	ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom Standards: housing and ung and Utilities Standards; ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom secured by your home, as ster an amount less than zet IRS Housing and Utilities	expenses for the application from the clerk of the been allowed as exemption you support.  tilities; mortgage/rent mortgage/rent expense for from the clerk of the been allowed as exemption you support); enter on Lated in Line 47; subtractero.  Standards; mortgage/ren	experior you bankrus on you bankrus on you bankrus on you bine b	county and family size. (The applicable your federal income tax returnse. Enter, in Line a below ar county and family size (aptcy court) (the applicable your federal income tax returns the total of the Average Metable from Line a and enter the tense \$	ne IRS Housing and his information is a family size consists of turn, plus the number of the IRS whis information is a family size consists of turn, plus the number of turn, plus the number of tonthly Payments for any		483.00
	availat the nur any ad  Local Housin availat the nur any ad debts s not en  a.  b.	ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom Standards: housing and ung and Utilities Standards; ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom secured by your home, as ster an amount less than zo IRS Housing and Utilities Average Monthly Paymen home, if any, as stated in I	expenses for the application from the clerk of the been allowed as exemption you support.  tilities; mortgage/rent mortgage/rent expense for from the clerk of the been allowed as exemption you support); enter on Lated in Line 47; subtractero.  Standards; mortgage/rent for any debts secured beine 47	experior you bankrus on you bankrus on you bankrus on you bine b	county and family size. (The applicable your federal income tax returnse. Enter, in Line a below ar county and family size (aptcy court) (the applicable your federal income tax returns the total of the Average Metable from Line a and enter the total of the size of the form Line a size of the s	ne IRS Housing and his information is e family size consists of turn, plus the number of the IRS this information is family size consists of turn, plus the number of fonthly Payments for any the result in Line 25B. Do 1,150.00	\$	
	Local Housing available the number available the number available the number and debts sonot en a. b.	ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom Standards: housing and use and Utilities Standards; ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom secured by your home, as ster an amount less than zee IRS Housing and Utilities Average Monthly Paymen home, if any, as stated in I Net mortgage/rental expensions.	expenses for the application from the clerk of the beeallowed as exemption you support.  tilities; mortgage/rent mortgage/rent expense for from the clerk of the beeallowed as exemption you support); enter on Lated in Line 47; subtractoro.  Standards; mortgage/rent for any debts secured beine 47 see	experior you bankrus on you bankrus on you be t Line but experior you by you	county and family size. (The applicable your federal income tax retremese. Enter, in Line a below ar county and family size (aptcy court) (the applicable your federal income tax retremested to the total of the Average Metable before Line a and enter the total of the Subtract Line before Subtract Line B	ne IRS Housing and his information is e family size consists of turn, plus the number of the IRS this information is a family size consists of turn, plus the number of turn, plus the number of turn, plus the number of tonthly Payments for any the result in Line 25B. Do  1,150.00  871.00  om Line a.		483.00 279.00
	Local Housing available the numerous availabl	ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom Standards: housing and ung and Utilities Standards; ble at www.usdoj.gov/ust/ of that would currently be ditional dependents whom secured by your home, as ster an amount less than zo IRS Housing and Utilities Average Monthly Paymen home, if any, as stated in I	expenses for the application from the clerk of the beeallowed as exemption you support.  tilities; mortgage/rent mortgage/rent expense for from the clerk of the beeallowed as exemption you support); enter on Lated in Line 47; subtractoro.  Standards; mortgage/rent for any debts secured beine 47 see  tilities; adjustment. If the allowance to which	expersor you can be a considered as a construction of the construc	county and family size. (The applicable your federal income tax retrements. Enter, in Line a below ar county and family size (aptcy court) (the applicable your federal income tax retrements the total of the Average Market before Line a and enter the sense \$ 100 contend that the process set are entitled under the IRS F	ne IRS Housing and his information is e family size consists of turn, plus the number of the IRS this information is a family size consists of turn, plus the number of turn, plus the numb	\$	

	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.			
	Check the number of vehicles for which you pay the operating expen-			
27A	included as a contribution to your household expenses in Line 7. $\square$ (			
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in th Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	\$	256.00	
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public T Standards: Transportation. (This amount is available at <a href="www.usdoj.gr">www.usdoj.gr</a> court.)		0.00	
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) ■ 1 □ 2 or more.			
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Litthe result in Line 28. <b>Do not enter an amount less than zero.</b>	court); enter in Line b the total of the Averag	;e	
	a. IRS Transportation Standards, Ownership Costs	\$ 496.0	<u> </u>	
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 389.1	7	
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	106.83
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Little result in Line 29. <b>Do not enter an amount less than zero.</b>	court); enter in Line b the total of the Averag	je	
	a. IRS Transportation Standards, Ownership Costs	\$ 0.0	וֹב	
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0.0	.	
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	0.00
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	ncome taxes, self employment taxes, social	\$	747.00
31	Other Necessary Expenses: involuntary deductions for employme deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu	retirement contributions, union dues, and	\$	0.00
32	Other Necessary Expenses: life insurance. Enter total average mon- life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$	64.00
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$	0.00
34	Other Necessary Expenses: education for employment or for a ph the total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged dep providing similar services is available.	tion that is a condition of employment and fo		0.00
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. <b>Do</b>		\$	0.00

B22C (Official Form 22C) (Chapter 13) (12/10)

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expensed health care that is required for the health and welfare of yourself or your dependents, that is not reimburst insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Described include payments for health insurance or health savings accounts listed in Line 39.	sed by	0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that actually pay for telecommunication services other than your basic home telephone and cell phone service pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your he welfare or that of your dependents. Do not include any amount previously deducted.	e - such as	30.00
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$	3,070.83
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24	1-37	
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly exp the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	penses in	
39	a. Health Insurance \$ 158.00		
	b. Disability Insurance \$ 5.00		
	c. Health Savings Account \$ 184.00		
	Total and enter on Line 39	\$	347.00
	If you do not actually expend this total amount, state your actual total average monthly expenditures in below:	n the space	
	<u>\$</u>		
40	Continued contributions to the care of household or family members. Enter the total average actual nexpenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chill, or disabled member of your household or member of your immediate family who is unable to pay for expenses. Do not include payments listed in Line 34.	hronically	0.00
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that actually incur to maintain the safety of your family under the Family Violence Prevention and Services A applicable federal law. The nature of these expenses is required to be kept confidential by the court.		0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Standards for Housing and Utilities that you actually expend for home energy costs. You must provide trustee with documentation of your actual expenses, and you must demonstrate that the additional a claimed is reasonable and necessary.	your case	0.00
	Education expenses for dependent children under 18. Enter the total average monthly expenses that ye actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or second school by your dependent children less than 18 years of age. You must provide your case trustee with	dary	
43	documentation of your actual expenses, and you must explain why the amount claimed is reasonable necessary and not already accounted for in the IRS Standards.	e and \$	0.00
43	documentation of your actual expenses, and you must explain why the amount claimed is reasonable	\$ clothing nalgov/ust/	0.00
	documentation of your actual expenses, and you must explain why the amount claimed is reasonable necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS Nation Standards, not to exceed 5% of those combined allowances. (This information is available at		

B22C (Official Form 22C) (Chapter 13) (12/10)

			Subpart C: Deductions for De	ebt P	ayment			
47	own chec sche case	list the name of creditor, idea k whether the payment included as contractually due to a	ms. For each of your debts that is secure ntify the property securing the debt, state es taxes or insurance. The Average Monteach Secured Creditor in the 60 months for list additional entries on a separate page.	the Avally Parallowi	verage Monthly syment is the tot ing the filing of	Payment, and tal of all amounts the bankruptcy		
	Payi	Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.	Everhome Mortgage	Residence 60 Fairfield Drive Ellenwood, GA 30294 Henry County	\$	871.00	■yes □no		
	b.	Farm Bureau Bank	2009 Dodge Caravan	\$	389.17	□yes ■no		
				To	tal: Add Lines		\$	1,260.17
48	moto your payn sums	or vehicle, or other property no deduction 1/60th of any amo- nents listed in Line 47, in order in default that must be paid i	ns. If any of debts listed in Line 47 are secessary for your support or the support of the support of the "cure amount") that you must payer to maintain possession of the property. In order to avoid repossession or forecloss ist additional entries on a separate page.  Property Securing the Debt	of your the co The co are. L	r dependents, your dependents, your dependents in additional amount work ist and total any 1/60th of the state of the stat	ou may include in ion to the uld include any such amounts in he Cure Amount	¢.	0.00
					<u></u>	Total: Add Lines	\$	0.00
49	prior	rity tax, child support and alin	r claims. Enter the total amount, divided nony claims, for which you were liable at such as those set out in Line 33.				\$	0.00
		pter 13 administrative experiting administrative expense.	ases. Multiply the amount in Line a by the	e amoi	unt in Line b, a	nd enter the		
	a.	Projected average monthly	y Chapter 13 plan payment.	\$		0.00		
50	b.	Current multiplier for you issued by the Executive O	r district as determined under schedules ffice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of			5.20		
	c.		trative expense of chapter 13 case	Tot	al: Multiply Li	nes a and b	\$	0.00
51	Tota	l Deductions for Debt Paym	ent. Enter the total of Lines 47 through 5	50.			\$	1,260.17
			Subpart D: Total Deductions		Income			
52	Tota	l of all deductions from inco	me. Enter the total of Lines 38, 46, and	51.			\$	4,678.00
		Part V. DETERN	MINATION OF DISPOSABLE	INC	OME UNDI	ER § 1325(b)(2	)	
53	Tota	d current monthly income.	Enter the amount from Line 20.				\$	4,366.00
54	payn	nents for a dependent child, re	aly average of any child support payments aported in Part I, that you received in accessary to be expended for such child.				\$	0.00
55	wage		Enter the monthly total of (a) all amounted retirement plans, as specified in § 541(ecified in § 362(b)(19).				\$	0.00
56	Tota	l of all deductions allowed u	nder § 707(b)(2). Enter the amount from	ı Line	e 52.		\$	4,678.00

	Deduction	for specie	al circumstances. If there are special of	circumstances that justif	y additional expenses for which		
	there is no If necessar provide yo of the spec						
57	I		rial circumstances		unt of Expense	1	
	a.			\$			
	b.			\$			
	c.			\$			
				Total	: Add Lines	\$	0.00
58	Total adju	stments to	o determine disposable income. Add	the amounts on Lines 5	4, 55, 56, and 57 and enter the	\$	4,678.00
59	Monthly I	Disposable	Income Under § 1325(b)(2). Subtract	ct Line 58 from Line 53	and enter the result.	\$	-312.00
			Part VI, ADDITIO	NAI EYDENSE (	TAIMS		
	0.0 5	<b>.</b>	t and describe any monthly expenses,				1 10
	of you and	your fami A)(ii)(I). I	ly and that you contend should be an a f necessary, list additional sources on	dditional deduction from	m your current monthly income	under §	
60	Exp	ense Desc	ription		Monthly Amount		
	a.				\$		
	b.				\$	ł	
	d.				\$ \$		
	u.		Total: Add I		\$ \$	1	
				VERIFICATION	Ψ	1	
	<u> </u>						
	I declare un must sign.)		ty of perjury that the information provi		-	nt case, l	both debtors
		Date:	December 2, 2011	Signature	/s/ Donald Gene Horton		
61					Donald Gene Horton (Debtor)		
		Date:	December 2, 2011	Signature	/s/ Helen Martin Horton		
			· · · · · · · · · · · · · · · · · · ·	2	Helen Martin Horton		

(Joint Debtor, if any)

Asset Acceptance/WFNNB/Express P.O. Box 2041 Warren, MI 48090

Bay Credit Services/Asset Acceptance P.O. Box 2036 Warren, MI 48090

Capital One P.O. Box 61540 New Orleans, LA 70161

Capital One P.O. Box 85617 Richmond, VA 23285-5617

Care Credit P.O. Box 98139 El Paso, TX 79998

Chase Cardmember Services P.O. Box 15153 Wilmington, DE 19850

Citi Cards P.O. Box 688917 Des Moines, IA 50368

Everhome Mortgage P.O. Box 530579 Atlanta, GA 30353

Farm Bureau Bank 17300 Henderson PA San Antonio, TX 78232

GE Capital
P. O. Box 60230
Fort Myers, FL 33906

Key Bank P.O. Box 94620 Cleveland, OH 44101 Macy's/American Express po box 183084 Columbus, OH 43218-3084

Sears P.O. Box 45126 Jacksonville, FL 32232

Visa P.O. Box 8999 San Francisco, CA 94128

Wal - Mart P.O. Box 960023 Orlando, FL 32896

Wells Fargo P.O. Box 660455 Dallas, TX 75266-0455

Yamaha Motor Manufacturer 1000 Hwy. 34 East Newnan, GA 30265